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REMARKS

In the Official Action dated July 13, 2004, the Examiner indicated that Applicant's Amendment filed on April 6, 2004 was not fully responsive to the prior Official Action because it did not include arguments pointing out specific distinctions believed to render the added new claims 38-46 patentable over the applied reference. Applicant respectfully disagrees with this assertion since claims 38-46 are dependent claims, and Applicant presented arguments with regard to the patentability of the corresponding independent claims over the applied reference (U.S. Patent No. 6,513,019 to Lewis (hereinafter, "Lewis").) Since Applicant presented arguments as to the patentability of the independent claims over Lewis, these arguments, by definition, apply to the corresponding dependent claims. In addition, Applicant submitted a Declaration under 37 C.F.R. § 1.131 swearing behind the 102(e) date of Lewis. Thus, for these reasons, it is respectfully submitted that Applicant's Amendment dated April 6, 2004 completely responded to the Official Action.

Nonetheless, even assuming that the prior response did not completely respond to the Official Action, new claims 38-46 are patentable over Lewis because they each depend from an independent claim that recites generating a narrative financial analysis report including text explaining the meaning of combinations of scores in a narrative format. As discussed in Applicant's Amendment dated April 6, 2004, Figures 4B and 4C of the present application illustrate an example of a narrative financial analysis that explains the significance of scores assigned to combinations of financial values. Such a narrative financial analysis tells a story about a company in a language that is easily understandable by a user.

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There is absolutely no disclosure in Lewis of a method, a system or a computer program product that produces a narrative financial analysis report including text that explains the meaning of combinations of financial analysis scores in a narrative format. Lewis is directed to a platform that integrates data in real time with regard to financial transactions. Rather than generating a narrative financial report, Lewis discloses a system that allows generation of pre-formatted reports and financial statements. (See column 22, lines 7-9 of Lewis.) Such pre-formatted reports and financial statements are the type of data that the present invention was intended to process in order to generate the narrative financial analysis report. In other words, the present invention takes such reports, assigns scores to financial values, and generates a narrative report indicating the significance of combinations of the scores. There is no such teaching or suggestion in Lewis. Moreover, because Lewis states that the reports are pre-formatted, by definition, the reports cannot be a narrative financial analysis generated based on combinations of scores assigned to financial indicators. Accordingly, for these reasons, it is respectfully submitted that claims 38-46 are patentable over the disclosure of Lewis.

In addition to the failure of Lewis to teach or suggest the limitations of the independent claims, Lewis likewise fails to teach or suggest the features now claimed in dependent claims 38-46. Each of these claims recites that the financial analysis report generated by the present invention explains relationships between combinations of scores for sets of financial values that relate to different financial performance indicators. For example, in Figure 4F of the present application, the exemplary narrative financial analysis report relates the Employees financial performance indicator to the Profits financial performance indicator. As discussed above, in Lewis, the only

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discussion of financial reports are pre-formatted reports. There is absolutely no teaching or suggestion of generating a narrative financial analysis that relates different financial performance indicators to each other. Accordingly, for this additional reason, it is respectfully submitted that new claims 38-46 are patentable over Lewis.

Applicant notes that this Official Action was sent to the old correspondence address for the patent application. Applicant filed a Change of Correspondence Address changing the correspondence address to that associated with Customer No. 25297. Applicant respectfully requests that the correspondence address be changed to the address associated with Customer No. 25297.

#### Request for Telephone Examiner Interview

Pursuant to Applicant's telephone conversation with the Examiner on July 19, 2004, Applicant respectfully requests that the Examiner contact Applicant's attorney when the Examiner is ready to consider this Response and Applicant's Amendment dated April 6, 2004 in order to conduct a Telephone Examiner Interview. Applicant's attorney Gregory A. Hunt, can be reached at (919) 493-8000.

#### CONCLUSION

In light of the above remarks, it is respectfully submitted that the present application is now in proper condition for allowance, and such action is earnestly solicited.

If any small matter should remain outstanding after the Patent Examiner has had an opportunity to review the above Remarks, the Patent Examiner is respectfully

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requested to telephone the undersigned patent attorney in order to resolve these matters and avoid the issuance of another Official Action.

DEPOSIT ACCOUNT


Although no fee is believed to be due, the Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

JENKINS, WILSON & TAYLOR, P.A.

Date: July 21, 2004

By:

  
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Enclosure